

# Letter of Discussion for Interest Rate Adjustment

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Dear [Lender's Name],

I hope this message finds you well. I am writing to discuss the current interest rate on my auto loan (Account Number: [Insert Account Number]). Given the recent changes in the financial market and my improving credit profile, I would like to request a review of my current interest rate.

Since securing my loan, I have consistently made timely payments and have made significant improvements in my financial situation, which I believe could qualify me for a lower rate.

I would appreciate the opportunity to discuss this matter further and explore options that may be available to me. Thank you for your time and consideration. I look forward to your response.

Sincerely,

[Your Name]